

**Information to identify the case:**

Debtor 1 **Santiago Vilela** Social Security number or ITIN **xxx-xx-8876**  
First Name Middle Name Last Name EIN -- -  
Debtor 2 Social Security number or ITIN -- -  
(Spouse, if filing) First Name Middle Name Last Name EIN -- -  
United States Bankruptcy Court **District of Utah** Date case filed for chapter 7: **10/5/22**  
Case number: **22-23921 JTM**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Santiago Vilela	
2. All other names used in the last 8 years		
3. Address	816 Maplewood Cir Layton, UT 84041	
4. Debtor's attorney Name and address	Jarred A. Henline Henline Law 770 E Main Street #348 Lehi, UT 84043	Contact phone (801) 200-3553 Email: <a href="mailto:jarred@henline-law.com">jarred@henline-law.com</a>
5. Bankruptcy trustee Name and address	Steven R. Bailey tr Steven R. Bailey, Attorney at Law P.O. Box 1828 Layton, UT 84041	Contact phone 801-589-5947 Email: <a href="mailto:karen@baileylaw.org">karen@baileylaw.org</a>

Debtor **Santiago Vilela**

Case number **22-23921**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>December 7, 2022 at 10:30 AM</b>  Location: <b>Dial: (888) 921-8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions)</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 2/6/23</b>         <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IMPORTANT**  
**READ THIS WELL BEFORE YOUR MEETING OF CREDITORS**

**In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.**

**To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.**

- o You must use a touch-tone phone.
  - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
  - o Use a landline phone and not a cell phone, if possible.
  - o Do not use the speaker phone function.
  - o Make the call from a quiet area where there is as little background noise as possible.
  - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
  - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
  - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
  - o When speaking, identify yourself.
  - o Do not put the phone on hold at any time after the call is connected.
  - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
  - o Once your meeting of creditors is finished, hang up.
  - o If you become disconnected before your meeting of creditors is finished, call back.
  - o If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
  - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
  - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
  - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
  - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:  
Santiago Vilela  
Debtor

Case No. 22-23921-JTM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Nov 07, 2022

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2022:

Recip ID	Recipient Name and Address
db	+ Santiago Vilela, 816 Maplewood Cir, Layton, UT 84041-2732
aty	+ P. Matthew Cox, Snow Christensen & Martineau, 10 Exchange Place, 11th Floor, P.O. Box 45000, Salt Lake City, UT 84145-5000
12101857	+ 1st Choice Money Loan Center, 948 N State St, Orem, UT 84057-3151
12101861	+ Arivo Acceptance, 770 S 5600 W #200, Salt Lake City, UT 84104
12101862	+ Better Credit Solution's, P.O. Box 903, Belle Chasse, LA 70037-0903
12101864	Cash Store, 101 N State St #102, American Fork, UT 84003
12101867	+ Desert Rock Capital, PO Box 911731, Saint George, UT 84791-1731
12101870	Incredible Auto Sales, 3287 US-89, Bountiful, UT 84010
12101874	+ Liquid Loans, 1088 State St, Orem, UT 84097-7104
12101875	+ LoanMax Title Loans, 7009 S State St., Midvale, UT 84047-1554
12101876	+ Loans for Less, 3396 S 300 W, Salt Lake City, UT 84115-4342
12101879	+ Menlove Auto Llc, 420 N Reedwood Rd Unit F, North Salt Lake, UT 84054-2810
12101884	+ Republic Trust & Co, 4030 Smith Rd, Cincinnati, OH 45209-1937
12101886	Rocky Mountain Power, PO Box 26000, Grants Pass, OR 97526
12101888	+ Security Finance, 99 S State St, Orem, UT 84058-5417
12101890	+ Tanner Clinic, PO Box 337, Layton, UT 84041-0337
12101891	Target, PO Box 5332, Sioux Falls, SD 57117-5332
12101899	Wee Care, 1140 South, Wolverine Way, Orem, UT 84058

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jarred@henline-law.com	Nov 07 2022 23:35:00	Jarred A. Henline, Henline Law, 770 E Main Street #348, Lehi, UT 84043
tr	+ EDI: BSRBAILEY1	Nov 08 2022 04:33:00	Steven R. Bailey tr, Steven R. Bailey, Attorney at Law, P.O. Box 1828, Layton, UT 84041-6821
12101858	^ MEBN	Nov 07 2022 23:34:57	Aldous & Assoc, PO Box 171374, Salt Lake City, UT 84117-1374
12101859	^ MEBN	Nov 07 2022 23:34:58	Aldous and Associates, PLLC, Attn: Bankruptcy, Po Box 171374, Holladay, UT 84117-1374
12101860	+ Email/Text: belindalts@gmail.com	Nov 07 2022 23:36:00	America Title Loans, 3355 S State St, Salt Lake City, UT 84115-4526
12101863	+ EDI: CAPITALONE.COM	Nov 08 2022 04:33:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
12101865	+ Email/Text: bankruptcy@checkcity.com	Nov 07 2022 23:36:00	Check City, PO Box 970183, Orem, UT 84097-0183
12101866	+ EDI: CCS.COM	Nov 08 2022 04:33:00	Credit Collection Services, Attn: Bankruptcy, 725

District/off: 1088-2

User: admin

Page 2 of 3

Date Rcvd: Nov 07, 2022

Form ID: 309A

Total Noticed: 45

			Canton St, Norwood, MA 02062-2679
12101868	+ Email/Text: bankruptcy@expressrecovery.com	Nov 07 2022 23:36:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
12101869	+ Email/Text: bankruptcy@expressrecovery.com	Nov 07 2022 23:36:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12101871	EDI: JEFFERSONCAP.COM	Nov 08 2022 04:33:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
12101872	Email/Text: PBNCNotifications@peritussservices.com	Nov 07 2022 23:35:00	Kohls/Cap One, N56 Ridgewood Dr, Menomonee Falls, WI 53051
12101873	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 07 2022 23:35:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
12101877	+ Email/Text: bankruptcy@marinerfinance.com	Nov 07 2022 23:36:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
12101882	^ MEBN	Nov 07 2022 23:33:47	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Feasterville-Trevose, PA 19053-6945
12101881	+ Email/Text: bankruptcy@ncaks.com	Nov 07 2022 23:35:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
12101883	EDI: PRA.COM	Nov 08 2022 04:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
12101885	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 07 2022 23:40:08	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
12101887	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Nov 07 2022 23:35:00	Security Finance, Attn: Centralized Bankruptcy, Po Box 1893, Spartanburg, SC 29304-1893
12101889	+ Email/Text: sdietz@swrecovery.com	Nov 07 2022 23:36:00	Southwest Recovery Service, 17311 Dallas Parkway, Suite 235, Dallax, TX 75248-1132
12101893	Email/Text: collections@transformcredit.com	Nov 07 2022 23:35:00	Transform Credit Inc, Attn: Bankruptcy, 332 S Michigan Ave, 9th Floor, Chicago, IL 60604
12101892	+ EDI: WTRRN BANK.COM	Nov 08 2022 04:33:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
12101895	+ Email/Text: bankruptcy@utbrs.com	Nov 07 2022 23:36:00	Utah Billing & Recover, 3480 Washington Blvd Ste, Ogden, UT 84401-4150
12101896	+ EDI: VERIZONCOMB.COM	Nov 08 2022 04:33:00	Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr #550, Saint Charles, MO 63304-2225
12101897	+ EDI: WFNNB.COM	Nov 08 2022 04:33:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
12101898	^ MEBN	Nov 07 2022 23:34:00	Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Pkwy, Round Rock, TX 78681-8004
12101900	+ Email/Text: bk@worldacceptance.com	Nov 07 2022 23:36:10	World Finance, Attn: Bankruptcy, PO Box 6429, Greenville, SC 29606-6429

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12108122		Menlove Auto
12101894		USA Cash Services, 2598 W 4700 S, NY 12000

District/off: 1088-2

User: admin

Page 3 of 3

Date Rcvd: Nov 07, 2022

Form ID: 309A

Total Noticed: 45

12101878 \*+ Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr., Nottingham, MD 21236-5904  
12101880 ##+ Money Stash LLC, 8807 W Sam Houston PKWY N, Ste 200, Houston, TX 77040-5321

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2022 at the address(es) listed below:

Name	Email Address
Jarred A. Henline	on behalf of Debtor Santiago Vilela jarred@henline-law.com henlinelaw@gmail.com;henlinejr75061@notify.bestcase.com
Steven R. Bailey tr	karen@baileylaw.org UT06@ecfcbis.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3